

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 15–20250–RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Richard O'Connor  
31 Forest Way  
Morris Plains, NJ 07950

Social Security No.:  
xxx–xx–9841

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on April 26, 2016.

On 1/19/19 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Rosemary Gambardella on:

Date: February 20, 2019  
Time: 08:30 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: January 24, 2019  
JAN: smz

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 John Richard O'Connor  
 Debtor

Case No. 15-20250-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Jan 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2019.

db +John Richard O'Connor, 31 Forest Way, Morris Plains, NJ 07950-3264  
 cr +Specialized Loan Servicing LLC as servicing agent, C/O Buckley Madole, P.C.,  
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 cr +c/o Cohn Lifland TD Bank, Park 80 West - Plaza One, 250 Pehle Avenue, Suite 401,  
 Saddle Brook, NJ 07663-5832  
 515625352 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515542707 +Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298  
 515542709 +Chase Sapphire, Card Member Services, PO Box 15298, Wilmington, DE 19850-5298  
 515542710 Chase Visa, PO Box 15298, Wilmington, DE 19850-5298  
 515678725 +Connect One Bank, 2455 Morris Ave, Union, NJ 07083-5655  
 515542711 +Connetone Bank, 301 Sylvan Avenue, Englewood Cliffs, NJ 07632-2539  
 515542712 Continental, PO Box 15298, Wilmington, DE 19850-5298  
 515564751 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 515542713 +Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860  
 515542715 +Macy's, PO Box 8218, Mason, OH 45040-8218  
 515542716 Macy's Start Rewards, PO Box 8058, Monroe, OH 45050-8058  
 515542717 +Norstrom Visa, PO Box 6555, Englewood, CO 80155-6555  
 515542718 +Pluese Becker & Saltzman, LLC, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318  
 515542719 Quicken Loans, PO Box 15123, Wilmington, DE 19850-5123  
 515542721 +SMall Business Association, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424  
 515649468 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of the Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 515542723 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd. Ste 300, Littleton, CO 80129-2386  
 515542722 +Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005  
 515542726 +State of NJ, Tidelands Commission, PO Box 439, Trenton, NJ 08625-0439  
 515542727 State of NJ/Dept Environment Protection, Division of Land Use Regulation,  
 Bureau of Tidelands Management, PO Box 439, Trenton, NJ 08625-0439  
 515542725 +State of New Jersey, NJ Division of Taxation, 75 Veterans Memorial Dr. E.,  
 Somerville, NJ 08876-2949  
 515542731 +Township of Morristown, Property Taxes/Building, 200 South Street, PO Box 431,  
 Morristown, NJ 07963-0431  
 517340260 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 515678865 +U.S. Bank, National Association, Trustee (See B10), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 515659043 United States Department of Education, Claims Filing Unit, P O Box 8973,  
 Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 24 2019 23:37:17 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 24 2019 23:37:13 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515542705 +E-mail/PDF: gecsed@recoverycorp.com Jan 24 2019 23:40:21 Banana Republic Visa,  
 GE Capital Bank,, PO Box 103104, Roswell, GA 30076-9104  
 515542706 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 24 2019 23:41:03 Capital One,  
 PO Box 30281, Salt Lake City, UT 84130-0281  
 515630523 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 24 2019 23:40:44  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 515542728 E-mail/Text: bankruptcy@td.com Jan 24 2019 23:37:19 TD Bank, 32 Chestnut Street,  
 Lewiston, ME 04240  
 515633874 E-mail/Text: bankruptcy@td.com Jan 24 2019 23:37:19 TD Bank N.A., Attn: Bankruptcy Dept.,  
 ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547  
 515542729 E-mail/Text: bankruptcy@td.com Jan 24 2019 23:37:19 TD Bank, N.A., PO Box 219,  
 Lewiston, ME 04243

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515542708 Chase Credit Line  
 515542714 ING  
 515542720 SBA  
 515542724 Starwood American Express  
 515542730 TD Credit Line

TOTALS: 5, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 36

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2019 at the address(es) listed below:

Andrea Silverman on behalf of Debtor John Richard O'Connor court@andreasilvermanlaw.com,  
r62214@notify.bestcase.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent  
for U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage  
Backed Certificates Series 2006-3 NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Lynn Therese Nolan on behalf of Creditor U.S. Bank National Association, as Trustee relating  
to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-3, servicer Specialized Loan  
Servicing LLC ecfnofices@grosspolowy.com, jbommelje@grosspolowy.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mercedes Diego on behalf of Creditor c/o Cohn Lifland TD Bank md@njlawfirm.com,  
jwh@njlawfirm.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee relating  
to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-3, servicer Specialized Loan  
Servicing LLC rsolarz@kmlawgroup.com

TOTAL: 6